Case 18-23971-JAD Doc 30 Filed 11/21/18 Entered 11/22/18 00:57:18 Desc Imaged Certificate of Notice Page 1 of 8 Fill in this information to identify your ca Debtor 1 Linda Donkers First Name Last Name Middle Name Debtor 2 First Name Middle Name Last Name (Spouse, if filing) United States Bankruptcy Court for the: WESTERN DISTRICT OF Check if this is an amended plan, and **PENNSYLVANIA** list below the sections of the plan that 18-23971 Case number: have been changed. (If known) Western District of Pennsylvania Chapter 13 Plan Dated: November 13, 2018 Part 1: Notices To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules and judicial rulings may not be confirmable. The terms of this plan control unless otherwise ordered by the court. In the following notice to creditors, you must check each box that applies To Creditors: YOUR RIGHTS MAY BE AFFECTED BY THIS PLAN. YOUR CLAIM MAY BE REDUCED, MODIFIED, OR ELIMINATED. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. IF YOU OPPOSE THIS PLAN'S TREATMENT OF YOUR CLAIM OR ANY PROVISION OF THIS PLAN, YOU OR YOUR ATTORNEY MUST FILE AN OBJECTION TO CONFIRMATION AT LEAST SEVEN (7) DAYS BEFORE THE DATE SET FOR THE CONFIRMATION HEARING, UNLESS OTHERWISE ORDERED BY THE COURT. THE COURT MAY CONFIRM THIS PLAN WITHOUT FURTHER NOTICE IF NO OBJECTION TO CONFIRMATION IS FILED. SEE BANKRUPTCY RULE 3015. IN ADDITION, YOU MAY NEED TO FILE A TIMELY PROOF OF CLAIM TO BE PAID UNDER ANY PLAN. The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether the plan includes each of the following items. If the "Included" box is unchecked or both boxes are checked on each line, the provision will be ineffective if set out later in the plan. 1.1 A limit on the amount of any claim or arrearages set out in Part 3, which may result **☐** Included ✓ Not Included in a partial payment or no payment to the secured creditor (a separate action will be required to effectuate such limit) 1.2 Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, Included ✓ Not Included set out in Section 3.4 (a separate action will be required to effectuate such limit) 1.3 Nonstandard provisions, set out in Part 9 Included ✓ Not Included Part 2: Plan Payments and Length of Plan 2.1 Debtor(s) will make regular payments to the trustee: Total amount of **§1908** per month for a remaining plan term of **60** months shall be paid to the trustee from future earnings as follows: By Income Attachment By Automated Bank Transfer Payments: Directly by Debtor D#1 1,908.00 \$ \$ D#2 (Income attachments must be used by Debtors having attachable income) (SSA direct deposit recipients only)

2.2 Additional payments.

Unpaid Filing Fees. The balance of \$_____ shall be fully paid by the Trustee to the Clerk of the Bankruptcy court form the first

Case 18-23971-JAD Doc 30 Filed 11/21/18 Entered 11/22/18 00:57:18 Desc Imaged Certificate of Notice Page 2 of 8

Debtor	_	Linda Donkers		Case number	18-23971			
		available funds.						
Chec	ck one.							
	√	None. If "None" is che	cked, the rest of § 2.2 need not	t be completed or reproduced.				
2.3	The to		to the plan (plan base) shall b plan funding described above	oe computed by the trustee ba	sed on the total amount of	plan payments		
Part 3:	_	ment of Secured Claims	·					
3.1	Maintenance of payments and cure of default, if any, on Long-Term Continuing Debts.							
	Check one.							
	None. If "None" is checked, the rest of Section 3.1 need not be completed or reproduced. The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed by the trustee. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, without interest. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.							
Name o	of Credit	or	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Start date (MM/YYYY)		
PNC B	ank, N.	Α.	306 Telegraph Road Brownsville, PA 15417 Fayette County Residence	\$604.0	\$70,000.00			
Insert ad	lditional	claims as needed.						
3.2	Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.							
	Check	one.						
	√	None. If "None" is che	cked, the rest of § 3.2 need not	t be completed or reproduced.				
3.3	Secure	Secured claims excluded from 11 U.S.C. § 506.						
	Check one. None. If "None" is checked, the rest of Section 3.3 need not be completed or reproduced.							
3.4	Lien avoidance.							
Check o	ne.							
	✓		cked, the rest of § 3.4 need not plicable box in Part 1 of this p	t be completed or reproduced. T lan is checked	The remainder of this sectio	n will be		
3.5	Surrender of collateral.							
	Check one.							
	None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.							
3.6	Secure	d tax claims.						
Name (of taxing	authority Total amou	nnt of claim Type of tax		dentifying number(s) if ollateral is real estate	Tax periods		
-NONE	-							
DAME I		10 (12/17)	CI.	4 12 DI		D 2		

Case 18-23971-JAD Doc 30 Filed 11/21/18 Entered 11/22/18 00:57:18 Desc Imaged Certificate of Notice Page 3 of 8

Debtor	Linda Donkers	Case number	18-23971				
Insert ad	ditional claims as needed.						
	cured tax claims of the Internal Revenue Service, Cortory rate in effect as of the date of confirmation.	mmonwealth of Pennsylvania and any other	tax claimants shall bear interest at				
Part 4:	Treatment of Fees and Priority Claims						
4.1	General						
	Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.						
4.2	Trustee's fees						
	Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rate on the court's website. It is incumbent upon the debtor(s)' attorney or debtor (if pro se) to monitor any change in the percentage fees to insure that the plan is adequately funded.						
4.3	Attorney's fees.	Attorney's fees.					
	Attorney's fees are payable to Paul W. McElrath, Jr. In addition to a retainer of \$600.00 (of which \$0.00 was a payment to reimburse costs advanced and/or a no-look costs deposit) already paid by or on behalf of the debtor, the amount of \$3,400.00 is to be paid at the rate of \$1,133.33 per month. Including any retainer paid, a total of \$4,000.00 in fees and costs reimbursement has been approved by the court to date, based on a combination of the no-look fee and costs deposit and previously approved application(s) for compensation above the no-look fee. An additional \$0.00 will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.						
	Check here if a no-look fee in the amount provided for in Local Bankruptcy Rule 9020-7(c) is being requested for services rendered to the debtor(s) through participation in the court's Loss Mitigation Program (do not include the no-look fee in the total amount of compensation requested, above).						
4.4	Priority claims not treated elsewhere in Part 4.						
Insert ad	None. If "None" is checked, the rest of Seditional claims as needed	ection 4.4 need not be completed or reproduc	ced.				
4.5	Priority Domestic Support Obligations not assign	ned or owed to a governmental unit.					
	If the debtor(s) is/are currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the debtor(s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders.						
	Check here if this payment is for prepetition arrearages only.						
	of Creditor Description the actual payee, e.g. PA SCDU)	Claim	Monthly payment or pro rata				
None							
Insert ad	ditional claims as needed.						
4.6	Domestic Support Obligations assigned or owed Check one. None. If "None" is checked, the rest of § 4		ı full amount.				
4.7	Priority unsecured tax claims paid in full.						

Case 18-23971-JAD Doc 30 Filed 11/21/18 Entered 11/22/18 00:57:18 Desc Imaged Certificate of Notice Page 4 of 8

		Certificate of N	otice Page 4 of 8					
Debtor	Linda Donkers		Case number	18-23971				
Name o	of taxing authority	Total amount of claim	Type of Tax	Interest rate (0% If blank)	Tax Periods			
-NONE	<u> </u>	_						
Insert ac	Iditional claims as needed.							
Part 5:	Treatment of Nonprior	ity Unsecured Claims						
5.1	Nonpriority unsecured	claims not separately classified.						
	Debtor(s) <i>ESTIMATE(S)</i> that a total of \$0.00 will be available for distribution to nonpriority unsecured creditors.							
	Debtor(s) <i>ACKNOWLEDGE(S)</i> that a <i>MINIMUM</i> of \$0.00 shall be paid to nonpriority unsecured creditors to comply with the liquidation alternative test for confirmation set forth in 11 U.S.C. § 1325(a)(4).							
	The total pool of funds estimated above is NOT the MAXIMUM amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is 0.00 %. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified elsewhere in this plan are included in this class.							
5.2	Maintenance of payments and cure of any default on nonpriority unsecured claims.							
Check o	ne.							
	None. If "None	" is checked, the rest of § 5.2 need	not be completed or reproduced.					
5.3	Postpetition utility mon	thly payments.						
combine for the li	ed payment for postpetition ife of the plan. Should the v	available only if the utility provious utility services, any postpetition destility obtain an order authorizing a postpetition claims of the utility.	elinquencies, and unpaid security of payment change, the debtor(s) wi	deposits. The claim pay ll be required to file an	ment will not change amended plan. These			
Name of	of Creditor -	Monthly payment	Pos	stpetition account nun	nber			
Insert ac	lditional claims as needed.							
5.4	Other separately classified nonpriority unsecured claims.							
	Check one.							
	None. If "None" is checked, the rest of § 5.4 need not be completed or reproduced.							
Part 6:	Executory Contracts an	nd Unexpired Leases						
6.1	The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.							
	Check one.							
	None. If "None	" is checked, the rest of § 6.1 need	not be completed or reproduced.					

Part 7: Vesting of Property of the Estate

7.1 Property of the estate shall not re-vest in the debtor(s) until the debtor(s) have completed all payments under the confirmed plan.

Case 18-23971-JAD Doc 30 Filed 11/21/18 Entered 11/22/18 00:57:18 Desc Imaged Certificate of Notice Page 5 of 8

Debtor Linda Donkers Case number 18-23971

Part 8: General Principles Applicable to All Chapter 13 Plans

- 8.1 This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan in order to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.
- **8.4** Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection

payments.

Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

Case 18-23971-JAD Doc 30 Filed 11/21/18 Entered 11/22/18 00:57:18 Desc Imaged Certificate of Notice Page 6 of 8

Debt	tor Linda Donkers		Case number	18-23971
Part	9: Nonstandard Plan Provisions			
0.1	Check "None" or List Nonstandard Plan Pro None. If "None" is checked, the rest of	0 /	leted or reproduced.	
Part	10: Signatures:			
0.1	Signatures of Debtor(s) and Debtor(s)' Attor	rney		
	debtor(s) do not have an attorney, the debtor(s) mustr(s), if any, must sign below.	st sign below; otherwise th	e debtor(s)' signatures	s are optional. The attorney for the
olan(s reatn	gning this plan the undersigned, as debtor(s)' attorned s), order(s) confirming prior plan(s), proofs of claim nent of any creditor claims, and except as modified less. False certifications shall subject the signatories to	filed with the court by cree herein, this proposed plan	ditors, and any orders conforms to and is con	of court affecting the amount(s) or
13 pla Weste he st	ling this document, debtor(s)' attorney or the debtor an are identical to those contained in the standard ern District of Pennsylvania, other than any nonsta andard plan form shall not become operative unles ate order.	chapter 13 plan form ado Indard provisions include	pted for use by the Ur d in Part 9. It is furth	nited States Bankruptcy Court for the er acknowledged that any deviation from
X	/s/ Linda Donkers	X		
	Linda Donkers Signature of Debtor 1	Signat	ure of Debtor 2	
	Executed on November 13, 2018	Execu	ted on	

Date November 13, 2018

X /s/ Paul W. McElrath, Jr.

Paul W. McElrath, Jr. Signature of debtor(s)' attorney

Case 18-23971-JAD Doc 30 Filed 11/21/18 Entered 11/22/18 00:57:18 Desc Imaged

Certificate of Notice Page 7 of 8
United States Bankruptcy Court States Bankruptcy Western District of Pennsylvania

In re: Linda Donkers Debtor

14950766*

Case No. 18-23971-JAD Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: bsil Page 1 of 2 Date Rcvd: Nov 19, 2018 Form ID: pdf900 Total Noticed: 37

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 21, 2018.
db
                      +Linda Donkers, 306 Telegraph Road,
                                                                              Brownsville, PA 15417-9560
                    #+AFC First Financial, 1005 Brookside Rd., Allentown, PA 18106-9023
Advanced Disposal, 32870 US-6, Pittsfield, Marble, PA 16334
14928343
14928342
                      +Alltran, PO Box 610, Sauk Rapids, MN 56379-0610
14928344
                      +Atlantic Broadband, 2200 Beale Avenue, Altoona, PA 16601-1927
+Bank of America, Po Box 17054, Wilmington, DE 19850-7054
14928345
14928346
14928347
                      +Barclays Bank Delaware, 125 South West Street,
                                                                                                Wilmington, DE 19801-5014
                      +Beneficial, P.O. Box 3425, Buffalo, NY 14240-3425
+CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130
14928348
                                                                    SALT LAKE CITY UT 84130-0285
14928371
                     ++CAPITAL ONE,
                    (address filed with court: TSYS Debt Management, PO Box 5155, Norcross, GA 30091)
++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas, P.O. Box 117, Columbus, OH 43216)
+CREDIT PROTECTION ASSOC, 13355 NOEL RDSTE 2100, Dallas, TX 75240-6837
+Chase, 201 N Walnut Street Mailstop Del-1027, Wilmington, DE 19801-2920
14950746
14928356
14928350
                      +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
+Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
Mon valley Hospital, Inc., 1163 Country Club Road, Monongahela, PA 15063-1095
+PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
14928351
14928354
14928363
14928364
                    +PA Ammerican water, PO Box 3/1412, Pittsburgh, PA 15250-7412

+PNC Bank, PO Box 94982, Cleveland, OH 44101-4982

+PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421

#+Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425

+SRA Associates, 401 Minnetonka Road, Somerdale, NJ 08083-2914

+UFCW Local 23 Federal Credit Union, 345 Southpointe Boulevard--Suite 201,
14928367
14928368
14928366
14950765
14928373
                        Canonsburg, PA 15317-8571
                      +Udren Law Offices, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,
14928372
                        Cherry Hill, NJ 08003-3620
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
14928349
                     +E-mail/Text: cms-bk@cms-collect.com Nov 20 2018 03:05:57
                                                                                                               Capital Management Services,
                         726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
14928353
                      +E-mail/Text: tuscolsup@fisglobal.com Nov 20 2018 03:07:02
                      Complete Payment Recovery Services, 3500 5th Street, Northport, AL +E-mail/PDF: creditonebknotifications@resurgent.com Nov 20 2018 03:15:17
                                                                                                           Northport, AL 35476-4723
14928355
                                                                                                                                     Credit One Bank.
                        Po Box 98875, Las Vegas, NV 89193-8875
                       E-mail/Text: mrdiscen@discover.com Nov 20 2018 03:05:46
14928357
                                                                                                              Discover Card Services,
                        P.O. Box 15157, Wilmington, DE 19886
                      +E-mail/Text: cio.bncmail@irs.gov Nov 20 2018 03:05:53
14928360
                                                                                                           Internal Revenue Service,
                       1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107 E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 20 2018 03:06:46
14928361
                                                                                                                    Jefferson Capital,
                        PO BOX 7999, Saint Cloud, MN 56302
                       E-mail/PDF: resurgentbknotifications@resurgent.com Nov 20 2018 03:15:18 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 20 2018 03:15:18
14928362
                                                                                                                                      LVNV Funding,
14942225
                       LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 20 2018 03:06:15 PA Depar
14928365
                                                                                                                       PA Department of Revenue,
                         Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
                      +E-mail/Text: csc.bankruptcy@amwater.com Nov 20 2018 03:07:21
                                                                                                                      PENNSYLVANIA AMERICAN WATER,
14944458
                        PO BOX 578, ALTON, IL 62002-0578
                       E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 20 2018 03:15:44
14928369
                      Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 20 2018 03:15:45
14929086
                        PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
                      +E-mail/Text: csidl@sbcglobal.net Nov 20 2018 03:06:55
14928370
                                                                                                           Premier Bankcard,
                                                                                                                                         POB 2208,
                        Vacaville, CA 95696-8208
14947870
                      +E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 20 2018 03:06:46
                                                                                                                    Premier Bankcard, Llc,
                        Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14928374
                       E-mail/Text: bankruptcy@firstenergycorp.com Nov 20 2018 03:06:36
                                                                                                                           West Penn Power,
                        P.O. Box 3687, Akron, OH 44309-3687
                                                                                                                                      TOTAL: 15
                ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                      PNC BANK NATIONAL ASSOCIATION
cr
                      +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-14
+AFC First Finanacial, 1005 Brookside Rd., Allentown, PA 18106-9023
Advanced Disposal, 32870 US-6, Pittsfield, Marble, PA 16334
cr*
                                                                        PO Box 41021, Norfolk, VA 23541-1021
14950737*
14950736*
                      +Alltran, PO Box 610, Sauk Rapids, MN 56379-0610
+Atlantic Broadband, 2200 Beale Avenue, Altoona, PA 16601-1927
14950738*
14950739*
14950740*
                      +Bank of America, Po Box 17054, Wilmington, DE 19850-7054
                    +Barclays Bank Delaware, 125 South West Street, Will
+Beneficial, P.O. Box 3425, Buffalo, NY 14240-3425
++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130
14950741*
                                                                                                  Wilmington, DE 19801-5014
14950742*
```

SALT LAKE CITY UT 84130-0285

(address filed with court: TSYS Debt Management, PO Box 5155, Norcross, GA 30091)

Case 18-23971-JAD Doc 30 Filed 11/21/18 Entered 11/22/18 00:57:18 Desc Imaged Certificate of Notice Page 8 of 8

Page 2 of 2

Total Noticed: 37

***** BYPASSED RECIPIENTS (continued) ***** (address filed with court: Columbia Gas of Pennsylvania, P.O. Box 117, Columbus, OH 43216) +CREDIT PROTECTION ASSOC, 13355 NOEL RDSTE 2100, Dallas, TX 75240-6837 +Capital Management Services. 726 Exchange Stroot Cuita Too 14928352* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, 14950750* +CREDIT PROTECTION ASSOC, 13355 NOEL RDSTE 2100, Dallas, TX 75240-6837
+Capital Management Services, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
+Chase, 201 N Walnut Street Mailstop Del-1027, Wilmington, DE 19801-2920
+Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
+Complete Payment Recovery Services, 3500 5th Street, Northport, AL 35476-4723
+Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
+Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875 14950743* 14950744* 14950745* 14950747* 14950748* 14950749* PO BOX 3025, NEW ALBANY OH 43054-3025 14950751* ++DISCOVER FINANCIAL SERVICES LLC, (address filed with court: Discover Card Services, P.O. Box 15157, Wilmington, DE 19886) +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346 +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346 14928358* 14950752* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
+Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-410'
Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
+JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital, PO BOX 7999, Saint Cloud, MN 56302)
LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
Mon valley Hospital, Inc., 1163 Country Club Road, Monongahela, PA 15063-1095
+PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17126 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107 14950754* 14928359* 14950753* 14950755* 14950756* 14950757* 14950758* PA Department of Revenue, Bankruptcy Division, PO Box 280946, +PNC Bank, PO Box 94982, Cleveland, OH 44101-4982 14950759* Harrisburg, PA 17128-0496 14950761* 14950762* +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421 14950763* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067

+Promirollo Recovery Associates LLC, PO BOX 41067, NorFolk VA 23541-1067 (address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541) +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425 +Premier Bankcard, POB 2208, Vacaville, CA 95696-8208 +UFCW Local 23 Federal Credit Union, 345 Southpointe Boulevard--Suite 201,

+Udren Law Offices, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,

TOTALS: 1, * 36, ## 0

Date Royd: Nov 19, 2018

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

West Penn Power, P.O. Box 3687, Akron, OH 44309-3687

Transmission times for electronic delivery are Eastern Time zone.

Canonsburg, PA 15317-8571

Cherry Hill, NJ 08003-3620

User: bsil

Form ID: pdf900

District/off: 0315-2

14950760* 14950764* 14950768*

14950767*

14950769*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov Paul W. McElrath, Jr. on behalf of Debtor Linda Donkers ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4